WHEREAS, on the 28th day of July, 2004, Duke M. Johnson and Lorie Johnson, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2040 at Page 0377 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3338 at Page 669 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3338 at Page 672, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 5th day of March, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 26, Section B, Country Village Subdivision, Section 3, Township 2 South, Range 6 West, as shown on Plat of record in Plat Book 23, Page 27 in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which Plat reference is hereby made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 4th day of February, 2013.

SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

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(601) 825-9508

A&E File #12-02949

PUBLISH: 02/12/2013, 02/19/2013, 02/26/2013

A&E #12-02949

3-5-/3

WHEREAS, on the 15th day of September, 2004, Doug W. Bennington and Sheila M. Bennington, executed a Deed of Trust to Barbara Zirilli, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2071 at Page 355 thereof; and

WHEREAS, said Deed of Trust was assigned to Nationstar Mortgage, LLC, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3127 at Page 466 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2359 at Page 441, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 5th day of March, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 152, 3rd Addition, Section "B", Fox Hunt Subdivision, located in Section 26, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 69, Page 40-41, in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 4th day of Feburary, 2013.

SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-01515

PUBLISH: 02/12/2013, 02/19/2013, 02/26/2013

3-5-13

A&E #12-01515

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of December, 2006 and acknowledged on the 22nd day of December, 2006, Max J. Baer & Priscilla Baer, husband and wife, executed and delivered a certain Deed of Trust unto Rob V. Budhwa, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Fieldstone Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2635 at Page 231; and

WHEREAS, on the 31st day of October, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York, as Trustee for the Benefit of the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-BC2, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3364 at Page 319; and

WHEREAS, on the 31st day of January, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3397 at Page 182; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 5th day of March, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 37, Southern Pines Subdivision, situated in Section 31, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 21, Pages 43-46, in the Office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of February, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F12-0087

PUBLISH: 2-12-13/2-19-13/2-26-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of April, 2005 and acknowledged on the 22nd day of April, 2005, Allen Griffin and spouse, Tamella Jones, executed and delivered a certain Deed of Trust unto Don W. Ledbetter, Trustee for Mortgage Electronic Registration Systems, Inc. as a nominee for Colorado Federal Savings Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2,204 at Page 749; and

WHEREAS, on the 12th day of March, 2012, Mortgage Electronic Registration Systems, Inc. as a nominee for Colorado Federal Savings Bank, assigned said Deed of Trust unto HSBC Mortgage Services Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3412 at Page 636; and

WHEREAS, on the 9th day of January, 2013, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3570 at Page 625; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 5th day of March, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 564, Section E, Tipton-Pollard, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 89, Pages 27-28 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of February, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F12-2739

PUBLISH: 2-12-13/ 2-19-13/ 2-26-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of March, 2011 and acknowledged on the 11th day of March, 2011, Heather L. Chappell aka Heather Chappell, a single woman, executed and delivered a certain Deed of Trust unto Jeanine B. Saylor, Trustee for Magna Bank, a Federal Savings Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3283 at Page 665; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3366 at Page 728; and

WHEREAS, on the 30th day of May, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3450 at Page 552; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 5th day of March, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that parcel of land in DeSoto County, State of Mississippi, as more fully described in Deed Book 360, Page 210, being known and described as Lot 490, Section 23, Township 1 South, Section E Carriage Hills Subdivision, Range 8 West, filed in Plat Book 4, Page 17.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of February, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F12-1193

PUBLISH: 2-12-13/2-19-13/2-26-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 13th day of September, 2006 and acknowledged on the 13th day of September, 2006, John F Bubnick and Cristy D Bubnick, husband and wife, executed and delivered a certain Deed of Trust unto Scott R. Valby, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2570 at Page 67; and

WHEREAS, on the 23rd day of April, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American Mortgage Company, Its Successors and Assigns, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3430 at Page 613; and

WHEREAS, on the 23rd day of July, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3474 at Page 92; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 5th day of March, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 323, Section B, Eastover Subdivision, in Section 29, Township 1 South, Range 6 West, as shown by plat of record in Plat Book 12, Pages 36-38, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of February, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F12-1525

PUBLISH: 2-12-13/ 2-19-13/ 2-26-13

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STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 16th day of April, 2004 and acknowledged on the 16th day of April, 2004, Dennis J Elton, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1971at Page 749; and

WHEREAS, on the 26th day of September, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3346 at Page 392; and

WHEREAS, on the 13th day of November, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3538 at Page 115; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 5th day of March, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 531, Section D, Tipton-Pollard PUD, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 83, Pages 50-51, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 17th day of January, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

kdb/F12-2314

PUBLISH: 2.12.13/ 2.19.13/ 2.26.13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of May, 2003 and acknowledged on the 5th day of May, 2003, Abraham Moreno and Juanita Moreno, Husband and Wife, executed and delivered a certain Deed of Trust unto Arnold Weiss, Shelby, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1716 at Page 439; and

WHEREAS, on the 8th day of August, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3485 at Page 118; and

WHEREAS, on the 5th day of December, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3550 at Page 667; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 5th day of March, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1, John's Woods Subdivision, situated in Section 11, Township 2 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 69, at Page 29 in the Office of the Chancery Clerk of DeSoto County, Mississippi. LESS AND EXCEPT: Any part lying within the Right of Way of Alexander Road.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 22nd day of January, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F12-2689

PUBLISH: 2-12-13/ 2-19-13/ 2-26-13

WHEREAS, on the 23rd day of September, 2005, Doug Darnell and Lisa Darnell, executed a Deed of Trust to Mary A. Monteith, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2315 at Page 766 thereof; and

WHEREAS, said Deed of Trust was assigned to MorEquity, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3561 at Page 253 thereof; and

WHEREAS, the property described in said Deed of Trust was conveyed to Lisa M. (Moneymaker) Darnell, by instrument on file and of record in the office of the aforesaid Chancery Clerk in Book 647 at Page 168 and re-recorded in Book 647 at Page 571 thereof;

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3561 at Page 256, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 5th day of March, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 7, Country Home Estates, located in Section 2, Township 3 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 31, Page 39A, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 31st day of January,

BRADLEY P.JONES
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-02542

PUBLISH: 02/12/2013, 02/19/2013, 02/26/2013

WHEREAS, on the 12th day of October, 2007, Thomas M. Hennessee and Kimberly H. Hennessee, executed a Deed of Trust to Dennis F. Hardiman, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2806 at Page 623 thereof; and

WHEREAS, said Deed of Trust was assigned to Nationstar Mortgage, LLC, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3557 at Page 47 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3557 at Page 49, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 5th day of March, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 35, Cherokee Meadows, Phase I, situated in Section 31, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat recorded in Plat Book 61, Pages 37-38, Chancery Clerk's Office, DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 4th day of February, 2013.

BRAGLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-02717

PUBLISH: 02/12/2013, 02/19/2013, 02/26/2013

WHEREAS, on the 22nd day of November, 2002, Charles E. Gathings and Debra A. Gathings, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1629 at Page 0330 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2984 at Page 549 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2984 at Page 551, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 5th day of March, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 48, Section A, Fox Creek Subdivision of Section 30, Township 1 South, Range 5 West, as shown on plat of record in Book 56, Page 28 and 29, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 4th day of Fabruary, 2013.

LEM ADAMS, III

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-02549

PUBLISH: 02/12/2013, 02/19/2013, 02/26/2013

A&E #12-02549

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2/11/13 8:42:48 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

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WHEREAS, on the 24th day of March, 2003, Edgardo Auvert, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1705 at Page 0033 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3433 at Page 625 thereof; and

WHEREAS, the property described in said Deed of Trust was conveyed to Edgardo Auvert and Kira K. Auvert by instrument on file and of record in the office of the aforesaid Chancery Clerk in Book 482 at Page 439 thereof; and

WHEREAS the property described in said Deed of Trust was conveyed to Edgardo Auvert by instrument on file and of record in the office of the aforesaid Chancery Clerk in Book 641 at Page 528 thereof;

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3474 at Page 174, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 5th day of March, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 20, Section A, Fox Creek Subdivision, Section 30, Township 1 South, Range 5 West, as shown on plat of record in Book 56, Page 28-29, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 31st day of January 2013.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-03075

PUBLISH: 02/12/2013, 02/19/2013, 02/26/2013

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of August, 2007 and acknowledged on the 29th day of August, 2007, Alfred R. Boland, and Jennifer Boland, Husband and Wife, executed and delivered a certain Deed of Trust unto Recon Trust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2,783 at Page 61; and

WHEREAS, on the 17th day of September, 2012, Mortgage Electronic Registration Systems Inc. as nominee for Countrywide Bank, FSB, assigned said Deed of Trust unto Greentree Servicing LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3511 at Page 770; and

WHEREAS, on the 11th day of January, 2013 the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3568 at Page 408; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 5th day of March, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 112, Grove Park Subdivision, Section C, located in Section 7, Township 3 South, Range 7 West, as shown by plat of record in Plat Book 100, Page 4, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

3-5-13

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 5th day of February, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road

Monroe, LA 71201

(318) 330-9020

/F12-1644

PUBLISH: 2-12-13 / 2-19-13 / 2-26-13

WHEREAS, on December 12, 2008, Linda G. Walston, a single woman, executed a certain deed of trust to Charles A. Myers, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., (MERS) solely as nominee for Realty Mortgage Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,975 at Page 581; and

WHEREAS, said Deed of Trust was subsequently assigned to EverBank by instrument dated January 23, 2013 and recorded in Book 3577 at Page 520 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 24, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3577 at Page 523; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, EverBank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on March 5, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 2170, Section "F", DeSoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 13, at Pages 1-5, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 7th day of February, 2013.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

3-5-13

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

6375 Sandhurst Road Horn Lake, MS 38637 13-006465GW

Publication Dates: February 12, 19, 26, 2013

WHEREAS, on October 15, 2004, Alex D. Koczka and Heather D. Koczka, Husband and Wife, executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, NA, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2097 at Page 0450; and

WHEREAS, said Deed of Trust was subsequently assigned to EverHome Mortgage Company by instrument dated January 24, 2011 and recorded in Book 3275 at Page 747 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank successor by merger to EverHome Mortgage Company, has heretofore substituted J. Gary Massey as Trustee by instrument dated January 30, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3397 at Page 320; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, EverBank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on March 5, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 1619, Section H, Greenbrook Subdivision, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 11, Pages 21-22, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 5th day of February, 2013.

J. Gary Massey SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

741 Stowewood Drive Southaven, MS 38671 10-001081GW

Publication Dates: February 12, 19, 26, 2013